



Preparing for Natural Disasters

You can be confident that TRICARE, the Department of Defense health care program, will be there for you and your family during a time of crisis. However, you can't predict when a natural disaster may hit or what form it may take—hurricane, fire, blizzard, tornado or flood. Learn how to prepare for a natural disaster, how to use your TRICARE coverage during a natural disaster and who to contact if you have questions.

Take Action Now

When a natural disaster strikes, you may have little or no time to make important decisions.

Take these steps **now** to prepare for a disaster:

Prepare Your Emergency Plan

- ☐ Draw up primary and alternate escape routes and review them with all members of your family.
- ☐ Create a contact card with family cell phone numbers, nearest out-of-state relatives and other emergency contacts. Make a copy for everyone in your family.
- ☐ Review your life and property insurance and if needed, get extra coverage now. Also, make copies of your insurance policies for your disaster kit. Always store your vital records in a secure location such as a safety deposit box.

Prepare Your Disaster Kit

When you put your family's emergency plan into action, one of the most important items you will bring with you is your disaster kit. The kit should contain:

- ☐ Water and food
- ☐ First aid kit
- ☐ Flashlights and extra batteries
- ☐ Extra clothing
- ☐ Blankets
- ☐ Your prescription medications
- ☐ Copies of insurance policies, including life and property insurance

Also, make sure you have your uniformed services ID card and your TRICARE enrollment card (if you have one). For more information on disaster kits and being prepared, visit the Federal Emergency Management Agency's Web site at www.fema.gov.

Anticipate Your Special Needs

If you or someone close to you has a disability or special needs, you may have to take additional steps during an emergency. Find out about special assistance programs available in your community before trouble arises, and register with your local emergency services agency or fire department so they can provide help when needed.

Know Who to Contact for Help

Your regional contractor can help you with TRICARE before, during and after a natural disaster. Throughout an emergency, visit www.tricare.osd.mil, your regional contractor's Web site or call the regional contractor for additional information and important updates regarding TRICARE health care options. Regional contractor contact information and other resources are listed on the back of this flyer.





TRICARE Coverage During a Time of Crisis

We are ready to help you whenever a natural disaster occurs and forces you to leave your home. How you seek medical care during and after a disaster depends on which TRICARE program option you are using.

Getting Emergency Care

In an emergency, you should call 911 or visit the nearest hospital emergency room. For TRICARE Prime/TRICARE Prime Remote enrollees, emergency care does not require a referral or authorization; however, you or a family member should notify your primary care manager (PCM), if available, or regional contractor within 24 hours or as soon as possible after receiving emergency care.

TRICARE Standard and TRICARE Extra or TRICARE For Life

If you use any of these TRICARE programs and are forced to leave home, your health care remains the same.

TRICARE Prime/TRICARE Prime Remote

During a disaster when you can't reach your PCM, contact your regional contractor for assistance coordinating your health care needs.

On a case-by-case basis, TRICARE may issue temporary blanket authorizations. These allow beneficiaries in the affected area to receive care (except behavioral health care) without a referral and without paying higher costs associated with the TRICARE point-of-service option. Contact the regional contractor where you are located for information about blanket authorizations.

PCM and Enrollment Changes

If you remain in your new location for an extended period—30 days or more—you should consider transferring your enrollment to a new PCM or new regional contractor. Active duty service members and their families can change enrollment as often as needed. Other TRICARE Prime beneficiaries can change twice during an enrollment year provided the second transfer is back to the original region.

If your PCM is no longer available, contact your regional contractor, and then complete a TRICARE Prime Enrollment and PCM Change Form.

Finding a Provider Away From Home

If you evacuate and need to find a new TRICARE network provider, go to the appropriate regional contractor's Web site and click on the "Find a Provider" link. Here you can find a list of network providers in your new area, including PCMs. Or you can call the regional contractor's toll-free telephone number for assistance with locating a provider.

How to Obtain Prescription Medications

TRICARE recognizes that after a natural disaster, you may not have access to your prescriptions or may not be able to refill prescriptions as you normally would. TRICARE and its pharmacy contractor, ESI (Express Scripts, Inc.), may allow you to refill your prescriptions ahead of schedule at one of the more than 53,000 TRICARE retail pharmacies. If you use the mail-order pharmacy, you should contact ESI to update your mailing address after you have relocated or moved to temporary housing.

Regional Contractors		Other TRICARE Resources	
North Region Health Net Federal Services, Inc. 1-877-TRICARE (1-877-874-2273) www.healthnetfederalservices.com		Pharmacy Benefits Retail: 1-866-363-8779 Mail order: 1-866-363-8667 www.express-scripts.com/TRICARE	TRICARE Dental Program 1-800-866-8499 www.TRICAREdentalprogram.com
South Region Humana Military Healthcare Services, Inc. 1-800-444-5445 www.humana-military.com		Defense Enrollment Eligibility Reporting System 1-800-538-9552 www.tricare.osd.mil/DEERS	TRICARE Retiree Dental Program 1-888-838-8737 www.trdp.org
West Region TriWest Healthcare Alliance 1-888-TRIWEST (1-888-874-9378) www.triwest.com		TRICARE For Life 1-866-773-0404 www.tricare4u.com	US Family Health Plan 1-800-74-USFHP (1-800-748-7347) www.usfamilyhealthplan.org